#### United States Bankruptcy Court Western District of Washington

In re: Orlando J Salinas Shannon M Salinas Debtors

Case No. 11-16147-TWD Chapter 7

TOTALS: 1, \* 0, ## 0

#### CERTIFICATE OF NOTICE

District/off: 0981-2 User: admin Page 1 of 3 Date Rcvd: Aug 31, 2011 Form ID: b18 Total Noticed: 22

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2011. db/jdb +Orlando J Salinas, Shannon M Salinas, 12027 Greenwood Ave N, Seattle, WA 98133-8129 PO Box 183166, Columbus, OH 43218-3166 , PO Box 183164, Columbus, OH 43218-3164 953238449 Chase Home Finance, JP Morgan Chase Bank, 953238454 953238455 +Juniper Business Card Services, PO Box 23066, Columbus, GA 31902-3066 Suttel & Hammer, P.S., PO Box C-90006, Bellevue ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 953238460 Bellevue, WA 98009 953238461 (address filed with court: US Bank, PO Box 108, Saint Louis, MO 63166) Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. EDI: WADEPREV.COM Sep 01 2011 06:02:00 State of 2101 4th Ave, Ste 1400, Seattle, WA 98121-2300 State of Washington, Department of Revenue, EDI: RECOVERYCORP.COM Sep 01 2011 06:04:00 Capital Recovery IV LLC, sr c/o Ramesh Singh, 25 SE 2nd Ave #1120, Recovery Management Systems Corporation, Miami, FL 33131-1605 953238444 EDI: MERRICKBANK.COM Sep 01 2011 06:02:00 Advanta Bank, PO Box 844, Spring House, PA 18477 953238445 +EDI: BANKAMER2.COM Sep 01 2011 05:56:00 Bank of America, PO BOX 17054, Wilmington, DE 19850-7054 953238446 +EDI: CAPITALONE.COM Sep 01 2011 05:58:00 Capitol One, PO Box 30281, Salt Lake City, UT 84130-0281
EDI: CAPITALONE.COM Sep 01 2011 05:58:00
Salt Lake City, UT 84130-0285 953238447 Capitol One. PO Box 30285. +EDI: CHASE.COM Sep 01 2011 05:55:00 Chase Bank, PO Box 15298, Wilmington, DE 19850-5298 953238448 +E-mail/Text: BKNOTICES@EAFLLC.COM Sep 01 2011 02:58:20 Equable Ascent Financial, 953238450 Buffalo Grove, IL 60089-1970 1120 W Lake Cook Rd. Ste. A427, +EDI: HFC.COM Sep 01 2011 05:59:00 +EDI: HFC.COM Sep 01 2011 05:59:00 HSBC, 90 Christiana Road, 953238451 New Castle, DE 19720-3118 Carol Stream, IL 60197-5253 PO Box 5253, 953238452 HSBC, 953238453 EDI: IRS.COM Sep 01 2011 05:59:00 Internal Revenue Service, PO BOX 7346, PHILADELPHIA, PA 19101-7346 953238456 +EDI: MID8.COM Sep 01 2011 05:44:00 Midland Credit Management, 8875 Aero Dr., San Diego, CA 92123-2255 EDI: PRA.COM Sep 01 2011 05:59:00 953238457 Portfolio Recovery Associates, 120 Corporate Blvd. Ste 100,  $\,$  Norfolk, VA 23502 +EDI: CITICORP.COM Sep 01 2011 05:58:00 Sioux Falls, SD 57117-6497 953238458 Prism/Citibank, PO Box 6497, 953322859 EDI: RECOVERYCORP.COM Sep 01 2011 06:04:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605 EDI: USBANKARS.COM Sep 01 2011 06:00:00 US Bank, 953238461 PO Box 108, Saint Louis, MO 63166 953238462 +EDI: WFFC.COM Sep 01 2011 05:45:00 WELLS FARGO, ONE HOME CAMPUS BANKRUPTCY DEPARTMENT, DES MOINES, IA 50328-0001 TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

953238459 Rental Lease Agreement

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.

USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 02, 2011

Signature

Joseph Spertjens

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 31, 2011 at the address(es) listed below:

Christina Latta Henry on behalf of Debtor Orlando Salinas chenry@seattledebtlaw.com, ign@seattledebtlaw.com;awong@seattledebtlaw.com;jharris@seattledebtlaw.com

James Rigby rigbylaw@aol.com, jr@trustesolutions.com

United States Trustee USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 3

# **United States Bankruptcy Court**

Western District of Washington 700 Stewart St, Room 6301 Seattle, WA 98101

## Case No. <u>11–16147–TWD</u>

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Orlando J Salinas Shannon M Salinas

aka Orlando Javier Salinas, aka Orlando J
Salinas Mina, dba Metropolitan Contractors
Corporation

aka Shannon Michelle Salinas, aka
Shannon Michelle Mains Salinas
12027 Greenwood Ave N

12027 Greenwood Ave N Seattle, WA 98133

Seattle, WA 98133

Social Security/Individual Taxpayer ID No.:

xxx-xx-7423 xxx-xx-4900

Employer Tax ID/Other nos.:

## **DISCHARGE OF DEBTOR**

The Debtor(s) filed a Chapter 7 case on May 24, 2011. It appearing that the Debtor is entitled to a discharge,

### IT IS ORDERED:

The Debtor is granted a discharge under 11 U.S.C. § 727.

BY THE COURT

Dated: August 31, 2011 Timothy W Dore

United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

# EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.